100 -

Sheet 1/8 Huang et al.

DETERMINE FIRST DATA ASSOCIATED WITH A CUSTOMER HAVING A FINANCIAL **ACCOUNT** 102 DETERMINE SECOND DATA REGARDING THE FINANCIAL ACCOUNT <u>104</u> DETERMINE A SCORE ASSOCIATED WITH THE CUSTOMER BASED, AT LEAST IN PART, ON THE FIRST DATA AND THE SECOND DATA, WHEREIN THE SCORE IS INDICATIVE OF THE CUSTOMER'S LIKELIHOOD OF PAYING OFF THE FINANCIAL ACCOUNT 106 SELECT A COURSE OF ACTION REGARDING THE CUSTOMER BASED ON THE SCORE 108

FIG. 1

140 -

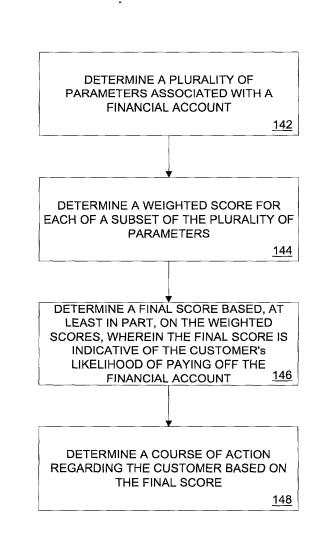


FIG. 2

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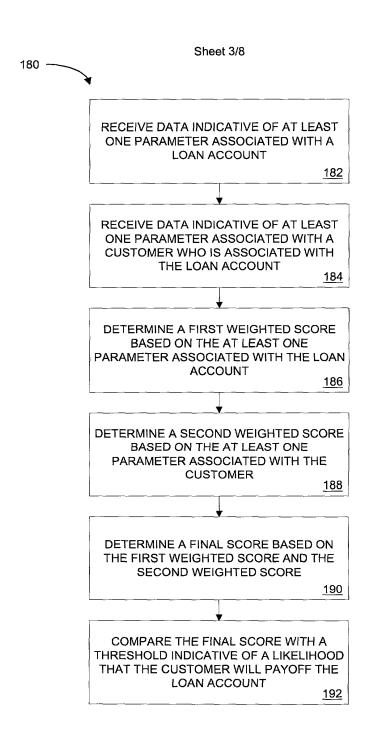


FIG. 3

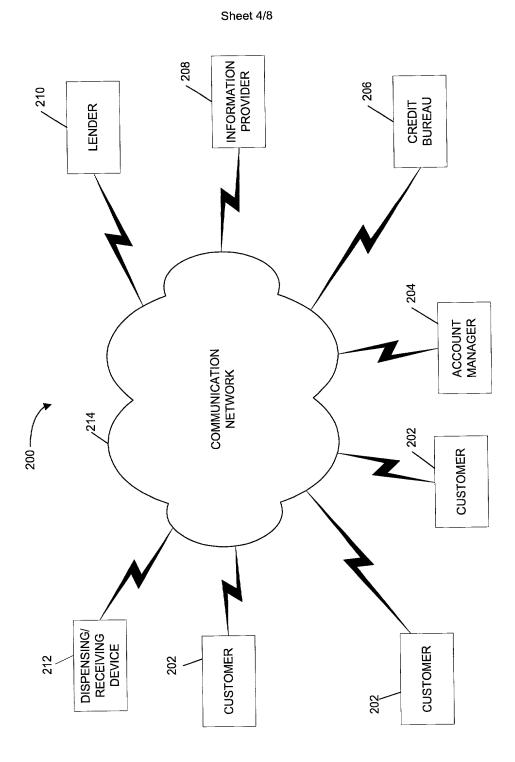


FIG. 4

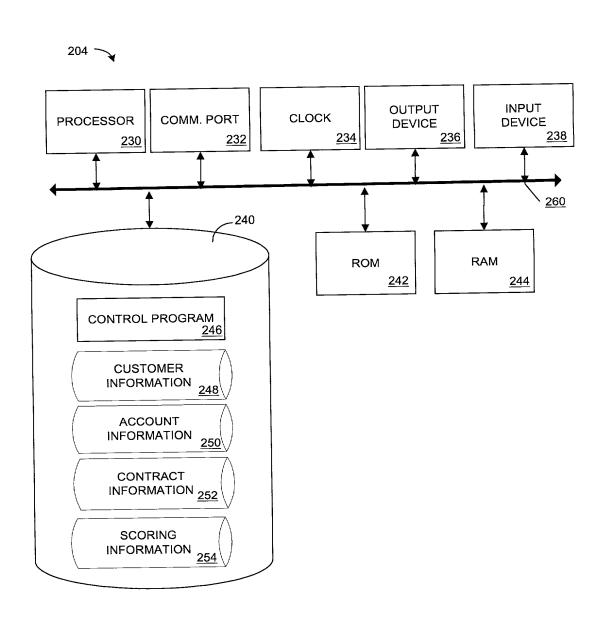


FIG. 5

## Sheet 6/8

300					
CUSTOMER	NAME	GENDER	CURRENT AGE	NUMBER OF BONUS ACCOUNTS	
302	<u>304</u>	<u>306</u>	308	<u>310</u>	
C-412350	BRAD JONES	MALE	52	1	
C-652915	CHRIS SMITH	MALE	42	0	
C-877092	EDITH BLAKE	FEMALE	37	4	

INSURANCE TYPE	JOB TYPE	MOST FREQUENT LOAN CHANNEL	ACCOUNT IDENTIFIER
<u>312</u>	<u>314</u>	316	<u>318</u>
2	5	4	A-408781
4	2	2	A-181903
7	1	3	A-560129

FIG. 6

## Sheet 7/8

400

ACCOUNT IDENTIFIER	ASSOCIATED CUSTOMER IDENTIFIER	ASSOCIATED CONTRACT IDENTIFIER	CHANGE OF CREDIT USAGE IN LAST SIX MONTHS	MAXIMUM CONTRACT AMOUNT AT CUTTING POINT	NUMBER OF PAYMENTS DURING OBSERVATION PERIOD	AVERAGE BALANCE REDUCTION DURING PAST THREE MONTHS
<u>402</u>	<u>404</u>	406	<u>408</u>	<u>410</u>	412	414
A-181903	C-652915	CN-378121	-0.3	200,000 YEN	5	25,000 YEN
A-408781	C-412350	CN-420038	0.25	300,000 YEN	3	14,000 YEN
A-560129	C-877092	CN-567910	0.6	400,000 YEN	2	33,000 YEN

NUMBER OF LOANS DURING OBSERVATION PERIOD	MINIMUM CREDIT USAGE IN LAST THREE MONTHS	VARIATION OF LE NUMBER IN LAST SIX MONTHS	ACCOUNT UTILIZATION
416	<u>418</u>	420	<u>422</u>
2	10%	2	50%
3	15%	3	33%
5	8%	4	75%

FIG. 7

500

CONTRACT	INTEREST RATE	MINIMUM MONTHLY PAYMENT	MAXIMUM ALLOWABLE BALANCE
<u>502</u>	<u>504</u>	<u>506</u>	<u>508</u>
CN-378121	0.85% PER MONTH	INTEREST PAYMENT	200,000 YEN
CN-420038	20.0% PER YEAR	25,000 YEN	300,000 YEN
CN-567910	18.5% PER YEAR	NONE	400,000 YEN

FIG. 8